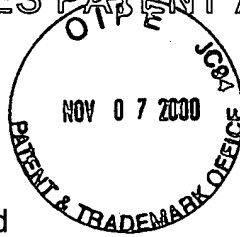


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit :
Examiner :
Serial No. : 09/578,085
Filed : May 23, 2000
Inventors : Palmeri, Richard
Title : SYSTEM FOR ELECTRONIC
: RE-ALLOCATION OF A
: TRANSACTION AMOUNT
: TO AN INVESTMENT
:
:



Frank A. Cona
PMB 320
4300 S. US Highway 1
Suite 203
Jupiter, FL 33477-1196

Docket: 1008-00

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

Submitted herewith is Form PTO-1449 together with copies of references listed therein. They are being voluntarily submitted to comply with the Applicant's duty of disclosure under 37 CFR § 1.56 and are believed related to this application.

Accordingly, it is respectfully requested the Information Disclosure Statement be officially entered into the file of this case and that the Examiner initial and return a copy of the enclosed Form PTO-1449 as confirmation that each of the documents has been considered.

Respectfully submitted,

A handwritten signature in cursive script that reads "Frank Cona".

Frank A. Cona
Reg. No. 38,412
Date: November 3, 2000